

In re:  
Michael Ulecka  
Andrea Ulecka  
Debtors

Case No. 18-16931-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jul 03, 2023

User: admin  
Form ID: 167

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Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Ulecka, Andrea Ulecka, 505 Harrison Street, Emmaus, PA 18049-2334
14214824	+ Borough of Emmaus, 28 South Fourth Street, Emmaus, PA 18049-3899
14214845	+ Harleysville Natl B&t, First Niagra Bank / Harleysville B&T, Po Box 527, Lockport, NY 14095-0527
14452025	+ Nationstar Mortgage, c/o Rebecca A Solarz, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14214851	PPL Electric Utilities, Customer Services, 827 Hausman Road, Allentown, PA 18104-9392
14214852	+ Prothonotary-CCP Lehigh, Case No. 2018-C-2357, 455 W. Hamilton Street, Allentown, PA 18101-1602
14214853	+ RCN, 2124 Avenue C, Bethlehem, PA 18017-2120
14362425	+ Santander Consumer USA Inc., c/o William E. Craig, Esquire, 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
14214855	+ Shapiro and DeNardo LLC, 3600 Horizon Drive, STE 150, King of Prussia, PA 19406-4702

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcoper.com	Jul 03 2023 23:40:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14214822	Email/Text: ebn@americollect.com	Jul 03 2023 23:40:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
14214820	+ Email/Text: bankruptcyntices@aaron.com	Jul 03 2023 23:41:00	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
14214821	+ Email/Text: bankruptcy@acbhq.com	Jul 03 2023 23:40:00	American Credit Bureau, Inc., 1200 North Federal Highway, Suite 200, Boca Raton, FL 33432-2813
14214823	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 03 2023 23:40:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
14214825	+ Email/Text: bnc-capio@quantum3group.com	Jul 03 2023 23:40:00	Capio Partners Llc, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14216482	+ Email/Text: bankruptcy@cavps.com	Jul 03 2023 23:41:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14214837	+ Email/Text: bknotice@ercbpo.com	Jul 03 2023 23:40:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14214838	^ MEBN	Jul 03 2023 23:38:57	Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
14214842	+ Email/Text: bnc-bluestem@quantum3group.com	Jul 03 2023 23:41:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14214843	+ Email/PDF: ais.fpc.ebn@aisinfo.com		

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		Jul 03 2023 23:49:42	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14214844	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 03 2023 23:49:36	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14249320	Email/PDF: resurgentbknotifications@resurgent.com	Jul 03 2023 23:49:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14214846	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 03 2023 23:49:40	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14374259	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jul 03 2023 23:49:39	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14214847	+ Email/Text: bankruptcy@sccompanies.com	Jul 03 2023 23:41:00	Midnight Velvet, Swiss Colony/Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
14214848	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 03 2023 23:40:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14451555	^ MEBN	Jul 03 2023 23:38:57	Nationstar Mortgage LLC d/b/a Mr. Cooper, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14222042	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 03 2023 23:40:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14214849	Email/Text: Bankruptcy.Notices@pnc.com	Jul 03 2023 23:40:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14250757	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 03 2023 23:49:42	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14214850	+ Email/PDF: rmscedi@recoverycorp.com	Jul 03 2023 23:49:40	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14236083	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 03 2023 23:40:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14230600	Email/Text: bnc-quantum@quantum3group.com	Jul 03 2023 23:40:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14214854	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 03 2023 23:40:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
14516858	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 03 2023 23:40:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
14214856	+ Email/PDF: gecsed@recoverycorp.com	Jul 03 2023 23:49:36	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
14219150	+ Email/PDF: ebn_ais@aisinfo.com	Jul 03 2023 23:49:39	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14302985	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jul 03 2023 23:49:40	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
14214857	Email/Text: bkrcy@ugi.com	Jul 03 2023 23:41:00	UGI, PO Box 13009, Reading, PA 19612
14214858	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jul 03 2023 23:40:00	Westlake Financial Services, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
cr	*+	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
14214835	*+	Capio Partners LLC, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14214826	*+	Capio Partners Llc, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14214827	*+	Capio Partners Llc, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14214828	*+	Capio Partners Llc, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14214829	*+	Capio Partners Llc, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14214830	*+	Capio Partners Llc, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14214831	*+	Capio Partners Llc, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14214832	*+	Capio Partners Llc, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14214833	*+	Capio Partners Llc, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14214834	*+	Capio Partners Llc, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14214836	*+	Capio Partners Llc, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14214839	*+	Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
14214840	*+	Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
14214841	*+	Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
14344662	##+	Michael J. McCrystal, Esquire, 151 Main Street, Suite A, Emmaus, PA 18049-4026

TOTAL: 0 Undeliverable, 15 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
KEVIN S. FRANKEL	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com
MICHAEL J. MCCRYSTAL	on behalf of Debtor Michael Ulecka mccrystallaw@gmail.com sueparalegal@gmail.com
MICHAEL J. MCCRYSTAL	on behalf of Joint Debtor Andrea Ulecka mccrystallaw@gmail.com sueparalegal@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor MidFirst Bank mfarrington@kmlawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com

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***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Michael Ulecka and Andrea  
Ulecka

Debtor(s)

Case No: 18-16931-pmm

Chapter: 13

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**NOTICE OF HEARING**

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable  
Patricia M. Mayer , United States Bankruptcy Judge to consider:

Debtors' Objection to Certification of Default filed by Creditor  
MidFirst Bank Filed by Andrea Ulecka, Michael Ulecka

on: 7/27/23

at: 11:00 AM

in: 201 Penn Street, 4th Floor, Reading, PA 19601

Date: 7/3/23

For The Court

Timothy B. McGrath  
Clerk of Court